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Attorney Docket No. EXPO0001

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- Comment of Statement of Reasons for Allowance (2 pages)

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Martin et al.

Docket No.: EXPO0001

Serial No.: 09/412,042

Art Unit: 3628

Filed: October 4, 1999

Examiner: Poinvil, Frantzy

Title: TRADE FINANCE AUTOMATION SYSTEM

21 March 2006

Commissioner of Patents
Mail Stop - Issue Fee
P.O. Box 1450
Alexandria, VA 22313-1450

ISSUE FEE AUTHORIZATION

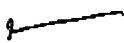
Sir:

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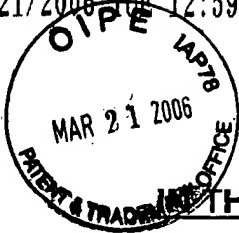
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Respectfully submitted,


Michael A. Glenn
Reg. No. 30,176

Customer No. 22862

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Application Serial No., 09/412,042

THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	Martin et al	Docket No.:	EXPO0001
Application No.:	09/412,042	Group Art Unit.:	3628
Date Filed:	10/04/1999	Examiner:	Poinvil, Frantzy
Title:	TRADE FINANCE AUTOMATION SYSTEM		

21 March 2006

Commissioner of Patents
Attn: Examiner Poinvil
Mail Stop - Amendment
P.O. Box 1450
Alexandria, VA 22313-1450

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

These comments are submitted in response to the examiner's statement of reasons for allowance (page 2 of the Notice of Allowability).

The examiner states that the "prior art taken alone or in combination failed to teach or suggest an eligible invoice filter and responsive to collections being received, freeing credit capacity for particular policies, buyers and destination countries as recited in independent Claim 14. The prior art taken alone or in combination failed to teach or suggest if an individual invoice in the accounts receivable database meets credit insurance policy/financing agreement criteria and is sold to or financed by a financial institution, the credits-limits database is automatically adjusted to reflect an open account to the particular pre-qualified buyer as recited in independent Claim 15."

Applicant concurs with the examiner's acknowledgment of features missing from the prior art. However, to the extent that the examiner's statement might be construed to suggest that the recited features provide a statement as to Applicant's invention, Applicant objects to the examiner's statement. Simply put, the application is allowable because it meets the conditions for allowance set forth by the applicable Patent Laws, Patent Office Rules, and Case Law.

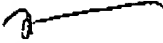
Application Serial No., 09/412,042

Applicant further objects to the examiner's statement because the Patent Rules only permit the examiner to make a statement as to reasons for allowance when "the examiner believes that the record of the prosecution as a whole does not make clear his or her reasons for allowing a claim or claims." 37 CFR 104(e). The record of the prosecution as a whole is straightforward, uncomplicated, and abundantly clear as to the reasons for allowing the claims. The reason for allowing the claims is simply that the claimed invention as a whole is patentably distinguished from the art of record. No additional statements are necessary.

The Examiner's statements are also improper because they focus on particular claim features. No single claim feature should be highlighted to the exclusion of other claim features. For example, Congress specifically mandated that the obviousness inquiry must consider whether the claimed invention as a whole would have been obvious. 35 USC 103. MPEP 2141.02. As another example, a claim is anticipated under 35 USC 102 only if each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference. The identical invention must be shown in as complete detail as is contained in the claim. MPEP 2131. Therefore, the Examiner's statements are improper because they focus on particular claim features rather than the invention as a whole. The subject invention is allowable because the invention as a whole is patentably distinguished from the art of record.

Therefore, the present application is considered to be allowable because the combinations recited in the claims are patentably distinguished from the art of record.

Respectfully Submitted,


Michael Glenn
Reg. No. 30,176

Customer 22,862